

EXHIBIT B

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		SETTLEMENT STATEMENT	
B. TYPE OF LOAN		6. File Number:	7. Loan Number:
1. FHA 2. FmHA		2022-8	522418
3. X Conv. Unins. 4. VA 5. Conv. Ins.		8. Mortgage Insurance Case Number	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. NOTE: TIN = Taxpayer's Identification Number			
D. NAME AND ADDRESS OF BORROWER: DSK Contractors, LLC 137 Route 46 Clifton, NJ 07930		E. NAME, ADDRESS AND TIN OF SELLER: TQM Builders & Developers LLC 256 Columbia Turnpike Suite 206 Florham Park, NJ 07932-1231	F. NAME AND ADDRESS OF LENDER: Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070
G. PROPERTY LOCATION: 164 North Road Chester, NJ 07930 Lot 76.01 Block 32		H. SETTLEMENT AGENT NAME, ADDRESS AND TIN Keith E. Paterson, Esq. 22-3376842 124 East Main Street, Suite 104,, Denville, NJ 07834 PLACE OF SETTLEMENT Keith E. Paterson, Esq. 124 E. Main St., Denville, NJ	
		I. SETTLEMENT DATE 01/24/2006	

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	470,000.00	401. Contract sales price	470,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	26,952.18	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes 01/01/2006-01/12/2000		406. City/town taxes 01/01/2006-01/12/2006	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	496,952.18	420. GROSS AMOUNT DUE TO SELLER	470,000.00

200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit	
202. Principal amount of new loan(s)	300,000.00	502. Settlement charges to seller (Line 1400)	25,886.96
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Robbie Berman Mortgage	196,727.18	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 01/01/2006-01/24/2006	153.78	510. City/town taxes 01/01/2006-01/24/2006	153.78
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213. Architectural Credit (77)	500.00	513. Architectural Credit (77)	500.00
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	497,380.96	520. TOTAL REDUCTION AMOUNT DUE SELLER	26,540.74

300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross amount due from borrower (Line 120)	496,952.18	601. Gross amount due to seller (Line 420)	470,000.00
302. Less amount paid by/for borrower (Line 220)	497,380.96	602. Less reduction in amount due seller (Line 520)	26,540.74
303. CASH TO BORROWER	428.78	603. CASH TO SELLER	443,459.26

SELLER'S STATEMENT

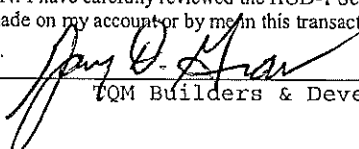
The information contained in Blocks E, G, H, and I and on line 401 (or, if line 401 is asterisked, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service (see Seller Certification). If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. You are required to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

(Seller's Signature) TQM Builders & Developers LLC

(Seller's Signature)

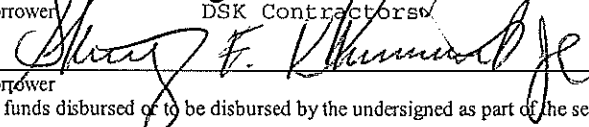
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ 470,000.00 @	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:		
701. \$15,277.50 to Re/Max		
702. \$2,350.00 to Arcadia Realtors		
703. Commission paid at Settlement		17,627.50
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee \$		
802. Loan Discount \$		
803. Appraisal Fee to and Credit Report Fee to Boiling Springs	1,525.00	
804. Credit report to		
805. Lender's Inspection Fee		
806. Processing Fee to Boiling Springs & Loan Association	300.00	
807. Escrow for Interest Reserve (1% Origination Fee)	3,000.00	
808.		
809.		
810. Permit Fees to Gary Grant		1,000.00
811.		
812.		
813.		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest from 01/17/2006-01/31/2006		
902. Mortgage Insurance Premium for		
903. Hazard insurance Premium for		
904.		
905. Hazard Insurance to Otterstedt Agency	1,190.48	
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City Property Taxes		
1004. County Property Taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment	0.00	
1100. TITLE CHARGES		
1101. Settlement or closing fee to		
1102. Abstract or title search to		
1103. Title Examination to		
1104. Title insurance binder to		
1105. Document preparation to		
1106. Notary fees to		
1107. Attorney's fees to Keith E. Paterson/Gary Grant (includes line numbers:	15,954.97	750.00
1108. Title Insurance to Liberty Abstract, Inc. (includes line numbers:	2,659.20	
1109. Lender's coverage \$ 1825000.00		
1110. Owner's coverage \$ 0.00		
1111. Liberty Abstract, LA 26,484 (Lot 77)	762.85	
1112.		
1113.		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording fees: Deed \$ 125.00 Mortgage \$ 550.00 Release \$	675.00	
1202. City/county tax/stamps: Deed \$ Mortgage \$		
1203. State tax/stamps: Deed \$ Mortgage \$		
1204. Realty Transfer Fee		3,887.00
1205. Record UCC-1 & Second & Third Mortgage on Lot 77	250.00	
1300. ADDITIONAL SETTLEMENT CHARGES		
1301. Survey to Joel E. Jenkins		750.00
1302. Pest inspection to		
1303. Overnight Mail	50.00	
1304. 1Q Tax to Township of Chester	584.68	
1305. 2005 Tax + Penalty: 2Q (\$543.32 + \$32.48) 3Q (\$543.32 + \$24.90)		1,872.46
1306. 4Q (\$626.04 + \$19.68)		
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	26,952.18	25,886.96

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I received a copy of the HUD-1 Settlement Statement.

Seller  TOM Builders & Developers LLC

Borrower  DSK Contractors

Seller 

Borrower 

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds disbursed or to be disbursed by the undersigned as part of the settlement of this transaction.

Settlement Agent- Keith E. Paterson, Esq.

Date

01/24/2006

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.